

What should I ask a Self-Employed PA? (Micro Provider)



DBS check

A DBS check (Disclosure and Barring Service check) is a background check in the UK to see if someone has a criminal record or is barred from working with vulnerable groups, like children or vulnerable adults.

DBS checks are an important safeguarding step for individuals who hire or engage care or support workers. Because these roles often involve providing personal care or support to adults in their own homes, they usually qualify for an Enhanced DBS check, often with the Adults' Barred List check included. This helps ensure that the worker has no history that would make them unsuitable to work with vulnerable people. While not every task requires a barred-list check, hirers/engagers are encouraged to request to view the highest level of check the role is legally eligible for, so they can make safe and informed hiring decisions.

Training

Depending on the type of support you need, training can be essential for care and support workers to provide safe and effective care. Depending on individual needs and duties, this may include areas such as safeguarding, medication awareness, infection control, first aid, and understanding specific conditions or communication requirements. Ongoing training ensures workers remain confident, competent, and able to deliver person-centred care that promotes dignity, independence, and wellbeing.

PA's in Torbay have access to free training from Torbay and South Devon Foundation Trust online Hive platform.

Insurance

Public liability insurance is a type of insurance that protects a business or individual if they are legally responsible for injury to someone else or damage to their property while carrying out their activities.

In simple terms:

- If a customer, visitor, or member of the public gets hurt or their property is damaged because of your business, this insurance covers legal costs and compensation claims.
- It doesn't usually cover their own injuries or damage to their own property.

Right to work Documents

A Right to Work check is a process that employers/engagers in the UK use to confirm that a person is legally allowed to work in the country. It involves checking official documents such as a passport, visa, or biometric residence permit to verify identity and immigration status.

Employers must do this before someone starts work to avoid employing/engaging someone illegally, which can lead to fines or legal penalties. It applies to all workers, including British citizens, EU/EEA nationals, and non-UK nationals.

Experience

You should ask about a PA's previous experience to ensure they have the skills and background needed to provide safe and effective support.

Holiday & Sickness Cover

It's important to speak to a self-employed worker about sickness and holiday cover because, unlike employees, self-employed people usually do not receive statutory sick pay or holiday pay. If they are unavailable due to illness or time off, it could affect the support you receive. Discussing this in advance ensures that:

- You understand when and how they are available to work.
- You can plan for alternative support if they are absent.
- You know if they will be sending a substitute (see substitutions)
- Both you and the self-employed worker have clear expectations, avoiding misunderstandings.

Having this conversation helps maintain continuity of care and ensures that your support needs are met consistently.

Rates

It's important to discuss rates of pay with a self-employed worker before they start, because they set their own fees and are responsible for their own taxes and expenses.

Agreeing rates in advance ensures that:

- You understand how much you will pay for the support you need.
- The self-employed worker knows what they will be paid for their time and services.
- Both parties have clear expectations, avoiding misunderstandings or disputes later.

Having this conversation helps ensure a fair arrangement and smooth working relationship.

Contracts & Agreements

Self-employed PAs are responsible for providing a written agreement that sets out the terms of their work. This agreement should clearly explain their agreed duties and tasks, hours and availability, rates of pay, and arrangements for sickness, holidays, or substitution. It should also outline how either party can end the agreement. Having a written agreement ensures both you and the PA understand your responsibilities, helps avoid misunderstandings, and ensures compliance with CQC standards and HMRC rules.

Substitutions

A self-employed PA may sometimes send someone else to provide support if they are unavailable. This is called substitution, but there are important points to be aware of:

- **Occasional Substitution Only:** According to CQC guidance, substitution is allowed as long as it does not happen regularly, so the PA is not acting as an agency.
- **Skills and Training:** Any substitute must have the appropriate skills, experience, and training to provide safe care.
- **Tax and Legal Responsibility:** You remain responsible for ensuring the substitute is genuinely self-employed, and that invoices, payment, and tax arrangements are correct under HMRC rules.
- **Clear Agreement:** It's important to agree in writing when substitution is allowed, who can provide cover, and any payment arrangements.

Discussing substitution clearly with a self-employed PA ensures that support continues when needed, while staying compliant with CQC standards and HMRC rules.